

**Information to identify the case:**

Debtor 1	<b>Brian Garnes</b>	Social Security number or ITIN	xxx-xx-9628
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	<b>20-11001-RG</b>		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Brian Garnes

6/4/20

**By the court:** Rosemary Gambardella  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 3

United States Bankruptcy Court  
District of New JerseyIn re:  
Brian Garnes  
DebtorCase No. 20-11001-RG  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: 318Page 1 of 1  
Total Noticed: 16

Date Rcvd: Jun 04, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 06, 2020.

db Brian Garnes, 185 Martins Way, North Plainfield, NJ 07060-3934  
 518671962 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
 (address filed with court: American Honda Finance, 201 Little Falls D,  
 Wilmington, DE 19808)  
 518671963 Amerihome Mortgage, 21300 Victory Blvd Ste 2, Woodland Hills, CA 91367-2525  
 518671966 +Citi Financial Auto, Po Box 183036, Columbus, OH 43218-3036  
 518671968 +Retro Fitness, Po Box 6800, Sherwood, AR 72124-6800

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 04 2020 23:34:56 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 04 2020 23:34:53 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235cr +EDI: AISACG.COM Jun 05 2020 03:08:00 Capital One Auto Finance, a division of Capital On,  
AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City,, OK 73118-7901cr +EDI: RMSC.COM Jun 05 2020 03:08:00 Synchrony Bank c/o PRA Receivables Management, LLC,  
PO BOX 41021, Norfolk, VA 23541-1021518671964 +EDI: CAPITALONE.COM Jun 05 2020 03:08:00 Capital One, PO Box 30285,  
Salt Lake City, UT 84130-0285518671965 +EDI: CAPONEAUTO.COM Jun 05 2020 03:08:00 Capital One Auto Finance, 3905 Dallas Pkwy,  
Plano, TX 75093-7892518682016 +EDI: AISACG.COM Jun 05 2020 03:08:00 Capital One Auto Finance, a division of,  
AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901518671967 +EDI: MID8.COM Jun 05 2020 03:08:00 Midland Credit Management, PO Box 60578,  
Los Angeles, CA 90060-0578

518671969 +EDI: RMSC.COM Jun 05 2020 03:08:00 Synchb, Po Box 965036, Orlando, FL 32896-5036

518673573 +EDI: RMSC.COM Jun 05 2020 03:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021518671970 +EDI: WFFC.COM Jun 05 2020 03:08:00 Wells Fargo, Po Box 25341, Santa Ana, CA 92799-5341  
TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 06, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on June 4, 2020 at the address(es) listed below:

Benjamin Jamie Ginter on behalf of Debtor Brian Garnes gintr316@aol.com  
 Denise E. Carlon on behalf of Creditor AmeriHome Mortgage Company, LLC  
 dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com  
 Jeffrey Lester on behalf of Trustee Jeffrey Lester jlester@bllaw.com, NJ19@ecfcbis.com  
 Jeffrey Lester jlester@bllaw.com, NJ19@ecfcbis.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5